

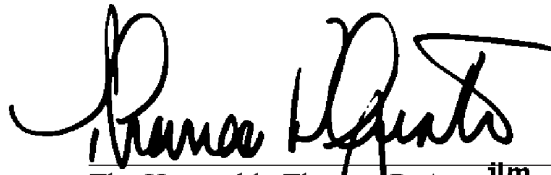
IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA (ERIE)

IN RE:	)	Bankruptcy Case No. 17-10325-TPA
	)	
RHONDA Y. STEARNS,	)	
	)	Chapter 13
Debtor	)	
	)	
ALLY BANK serviced by ALLY	)	Docket No. 51
SERVICING LLC,	)	
	)	
Movant	)	
	)	
v.	)	
	)	
RHONDA Y. STEARNS,	)	
NATHAN SAMUEL SEELY, and	)	
RONDA J. WINNECOUR,	)	
ESQUIRE, TRUSTEE,	)	
	)	
Respondents	)	

**ORDER**

*AND NOW*, this 8th day of January, 2018, upon consideration of the foregoing Motion for Relief from Automatic Stay and Co-Debtor Stay (the “Motion”) filed by the Movant, Ally Bank, serviced by Ally Servicing LLC (“Ally”), and after notice and hearing as appropriate if any, it appearing that the Debtor Rhonda Y. Stearns (“Debtor”) and Nathan S. Seely are parties to a Retail Installment Sale Contract with Ally (the “Contract”); that as security for the Contract, Ally was granted a security interest in the Debtor’s 2011 Dodge Ram 1500, (the “Vehicle”); that Ally’s lien is noted on the Certificate of Title to the Vehicle; that the Contract is in default for failing to make payments when due; that the Vehicle is not necessary for an effective reorganization of the Debtor; that Ally lacks adequate protection of its interest in the Vehicle; that the Debtor’s Chapter 13 Plan fails to provide for payment to Ally Financial on its secured claim against the Vehicle and that cause exists for granting the Motion, it is therefore

**ORDERED, ADJUDGED** and **DECREED** that the Motion is **GRANTED**. Ally is granted relief from the Automatic Stay (11 U.S.C. §362) and the Co-Debtor Stay (11 U.S.C. §1301) to exercise its state law rights against the Vehicle, and the Co-Debtor including, but not limited to, repossession, sale, etc. The Debtor shall promptly turn over and surrender the Vehicle to Ally as Ally reasonably requires.

  
The Honorable Thomas P. Agresti <sup>ilm</sup>  
United States Bankruptcy Judge

# 1874633.v1

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Rhonda Y. Stearns  
Debtor

Case No. 17-10325-TPA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: gamr  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2018.

db +Rhonda Y. Stearns, 513 Russell Road, Cooperstown, PA 16317-3717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of America, N.A. [ecfmail@mwclaw.com](mailto:ecfmail@mwclaw.com)  
Daniel P. Foster on behalf of Debtor Rhonda Y. Stearns [dan@mrdebtbuster.com](mailto:dan@mrdebtbuster.com),  
[clarissa@mrdebtbuster.com](mailto:clarissa@mrdebtbuster.com); [fosterlaw@ecf.inforuptcy.com](mailto:fosterlaw@ecf.inforuptcy.com); [anne@ecf.inforuptcy.com](mailto:anne@ecf.inforuptcy.com)  
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC [bkggroup@kmllawgroup.com](mailto:bkggroup@kmllawgroup.com)  
Mark G. Claypool on behalf of Creditor Ally Bank serviced by Ally Servicing LLC  
[mclaypool@kmgsllaw.com](mailto:mclaypool@kmgsllaw.com), [knoxbank@hotmail.com](mailto:knoxbank@hotmail.com); [chartle@kmgsllaw.com](mailto:chartle@kmgsllaw.com); [mpol@kmgsllaw.com](mailto:mpol@kmgsllaw.com)  
Office of the United States Trustee [ustregion03.pi.ecf@usdoj.gov](mailto:ustregion03.pi.ecf@usdoj.gov)  
Ronda J. Winnecour [cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 6